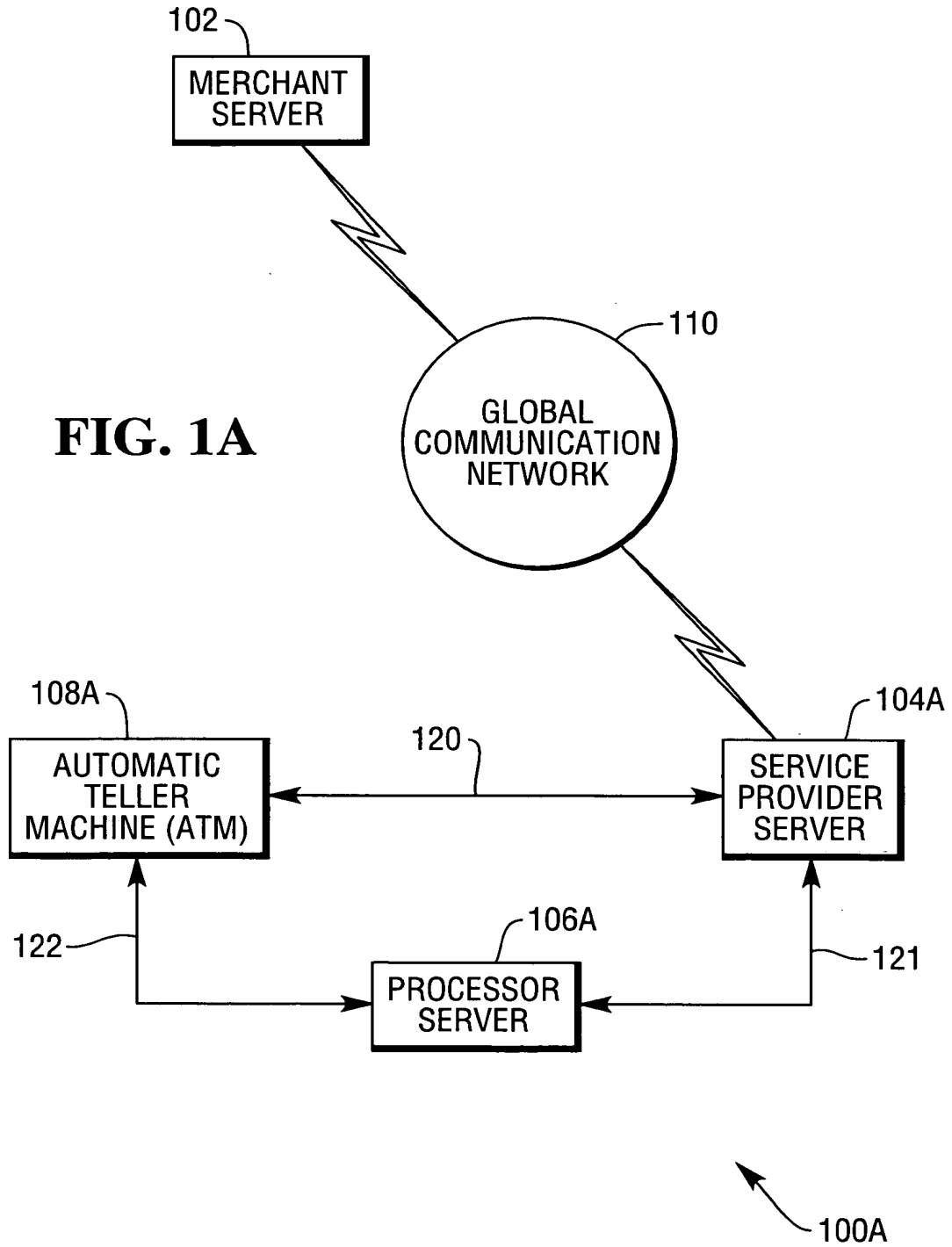


FIG. 1A



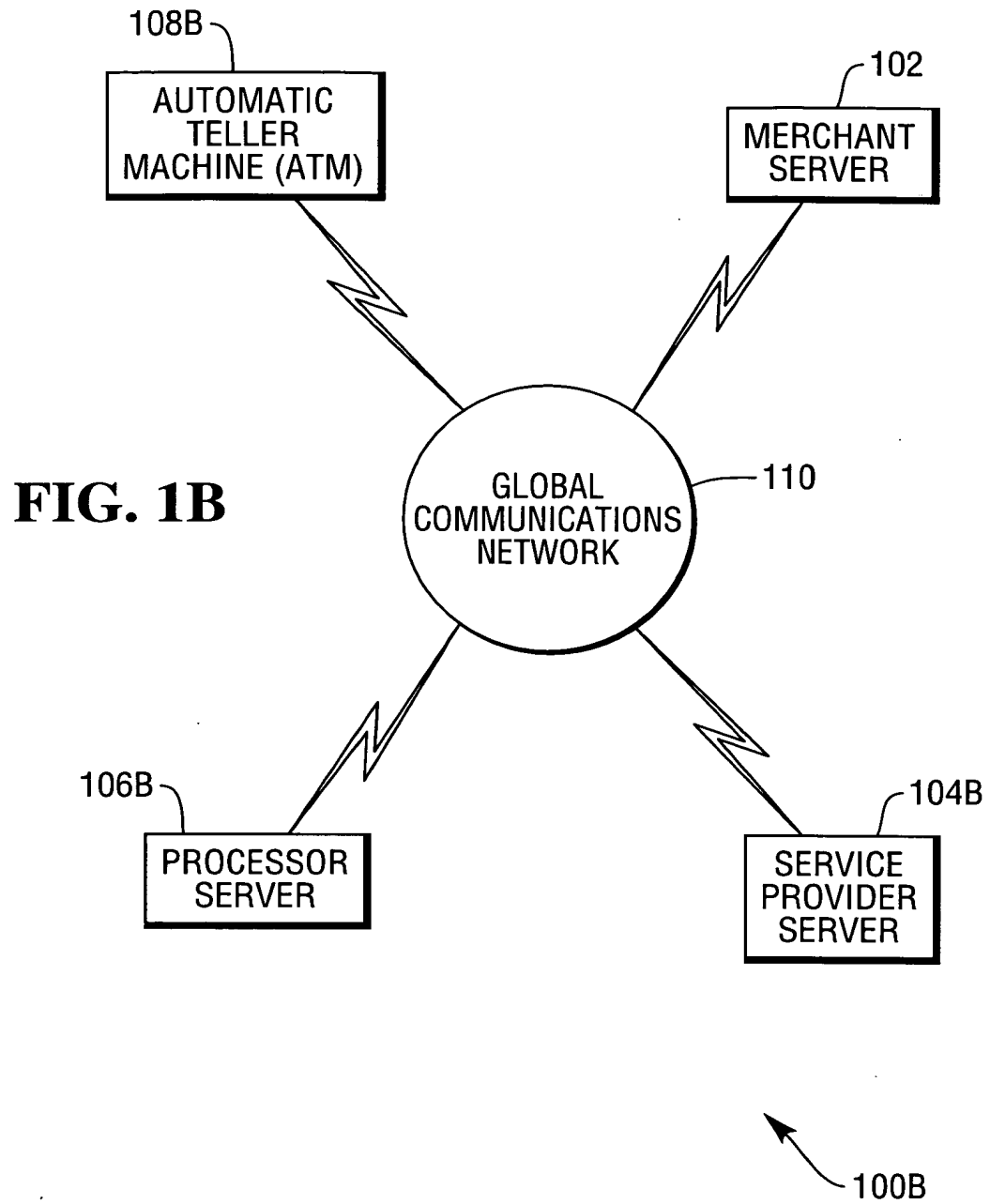
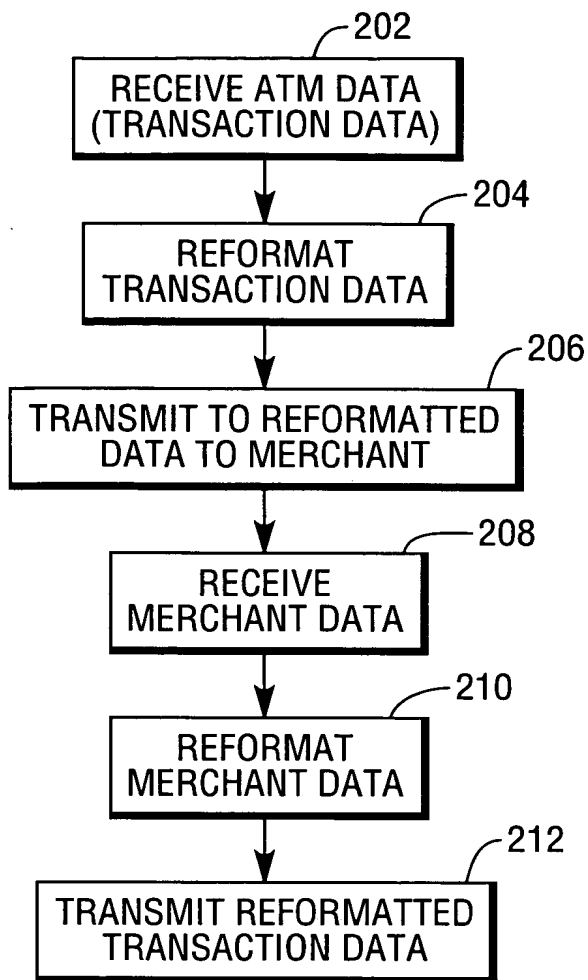


FIG. 2



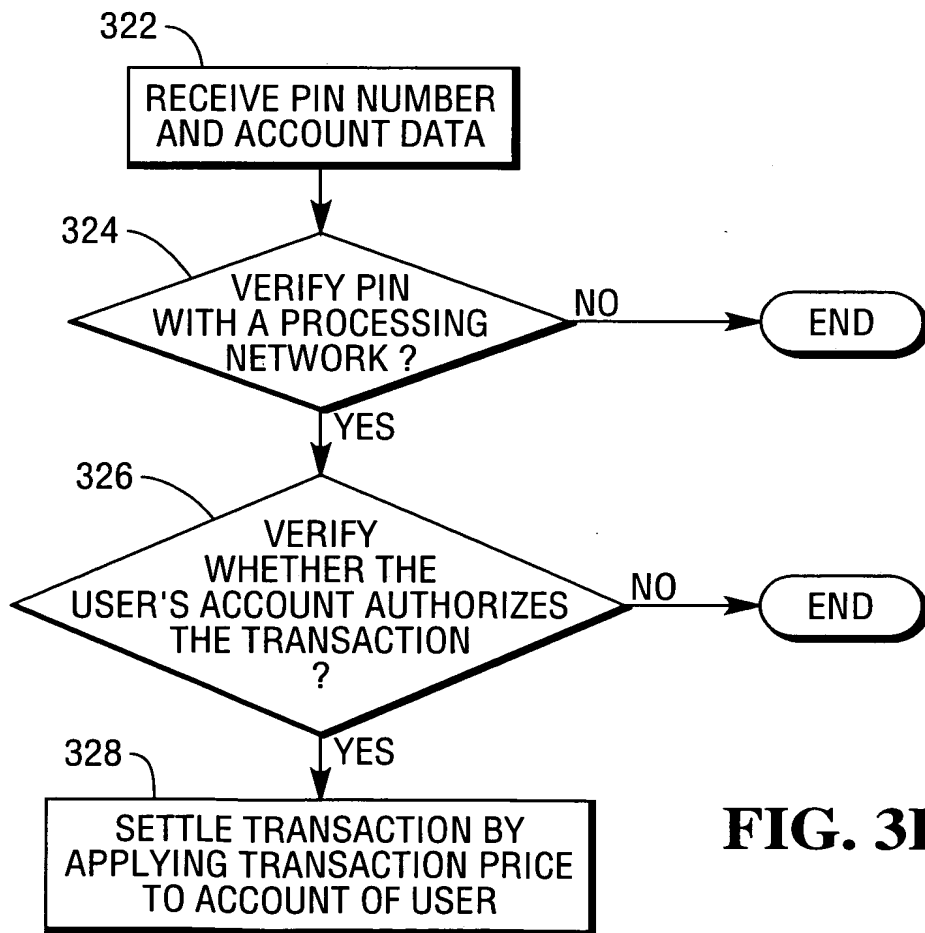
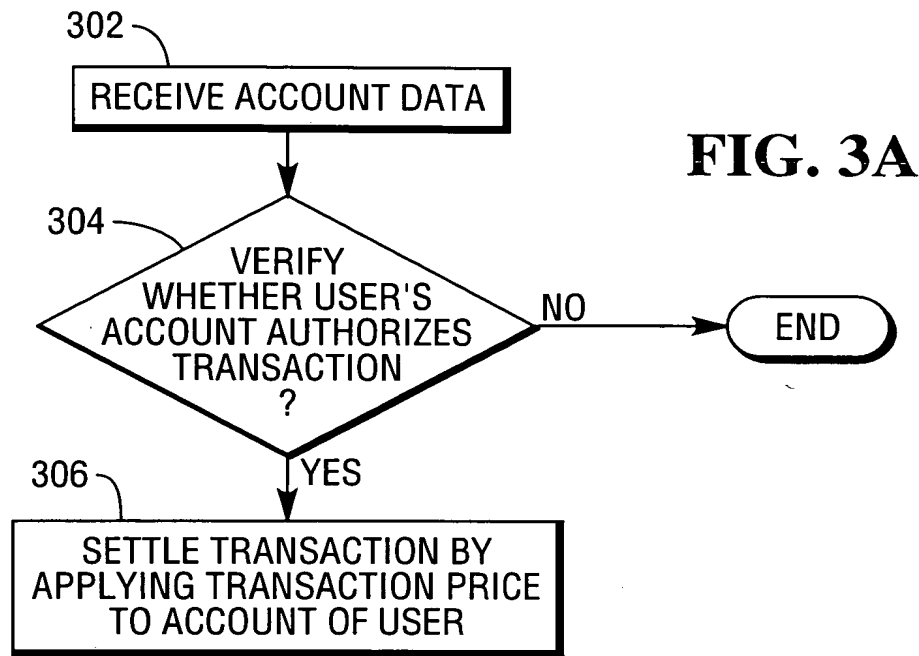


FIG. 4

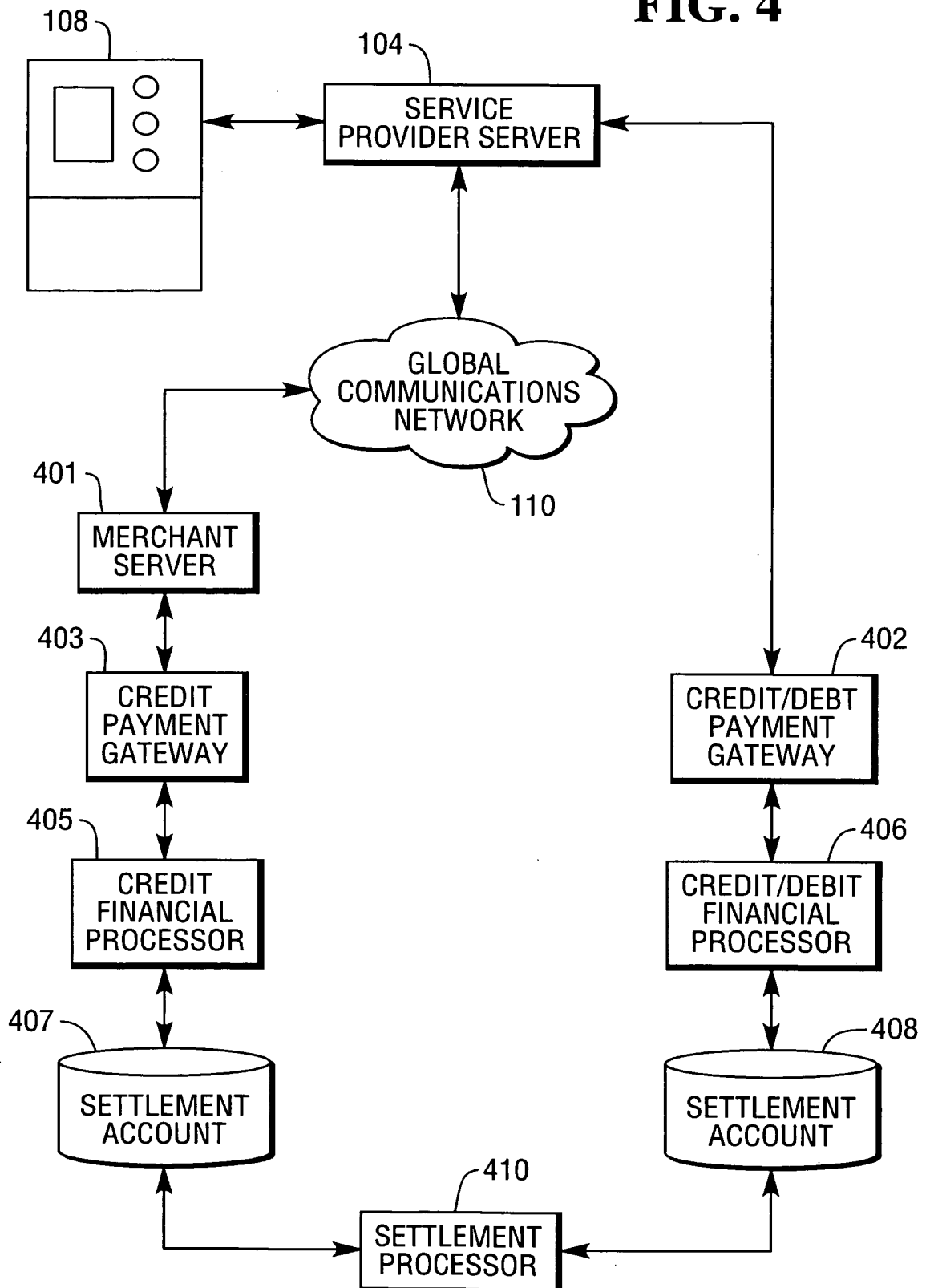


FIG. 5

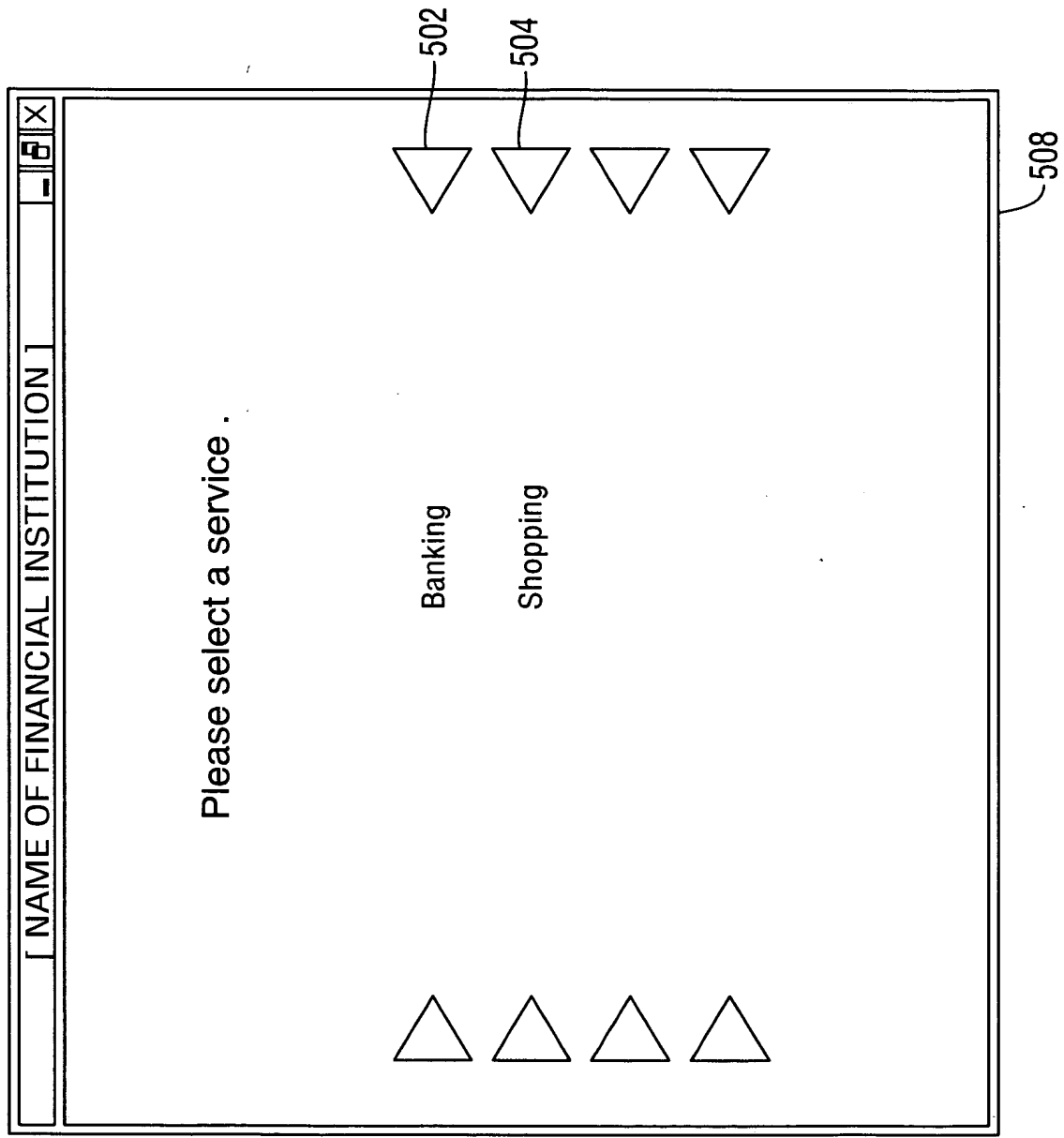


FIG. 6

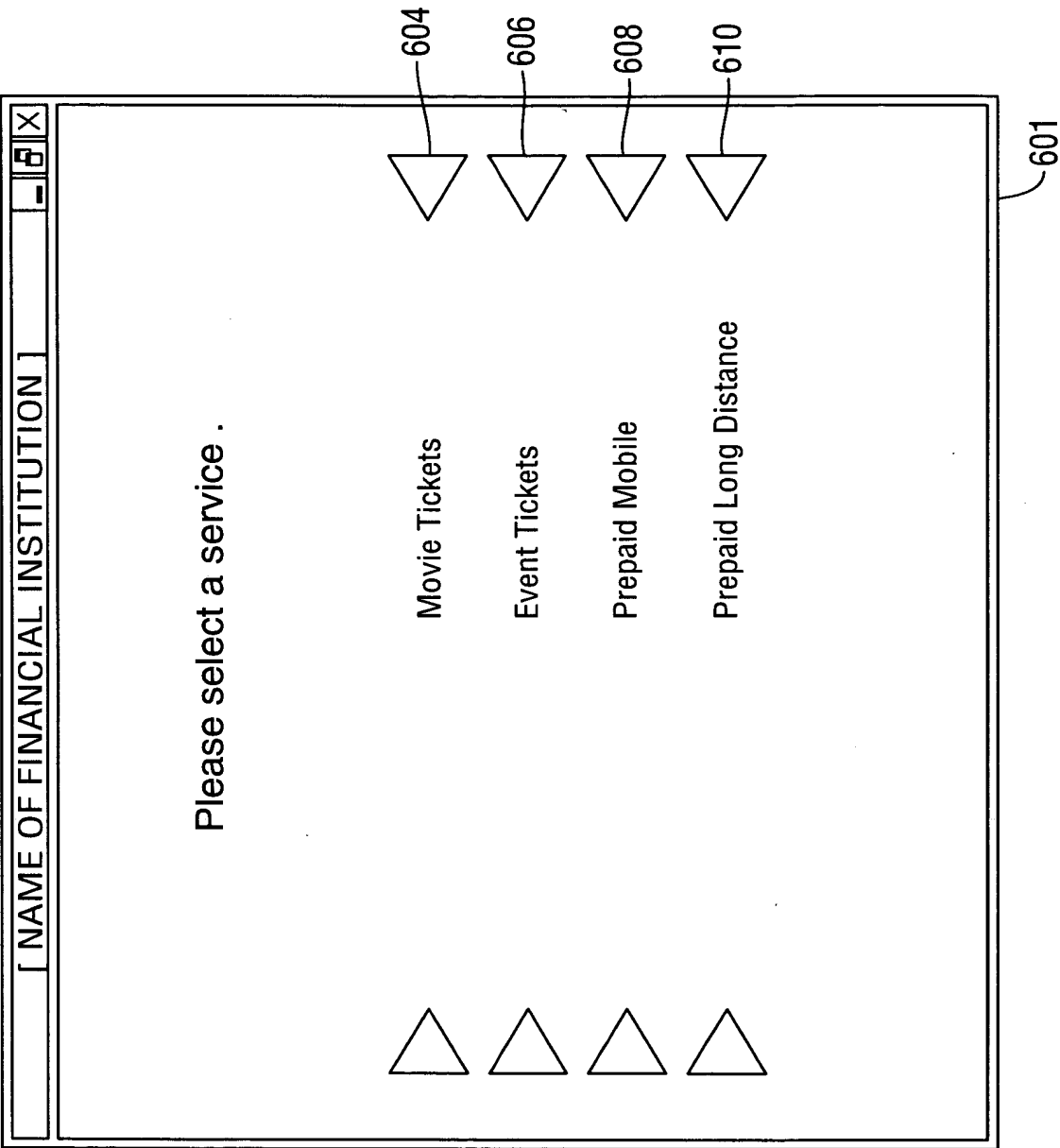
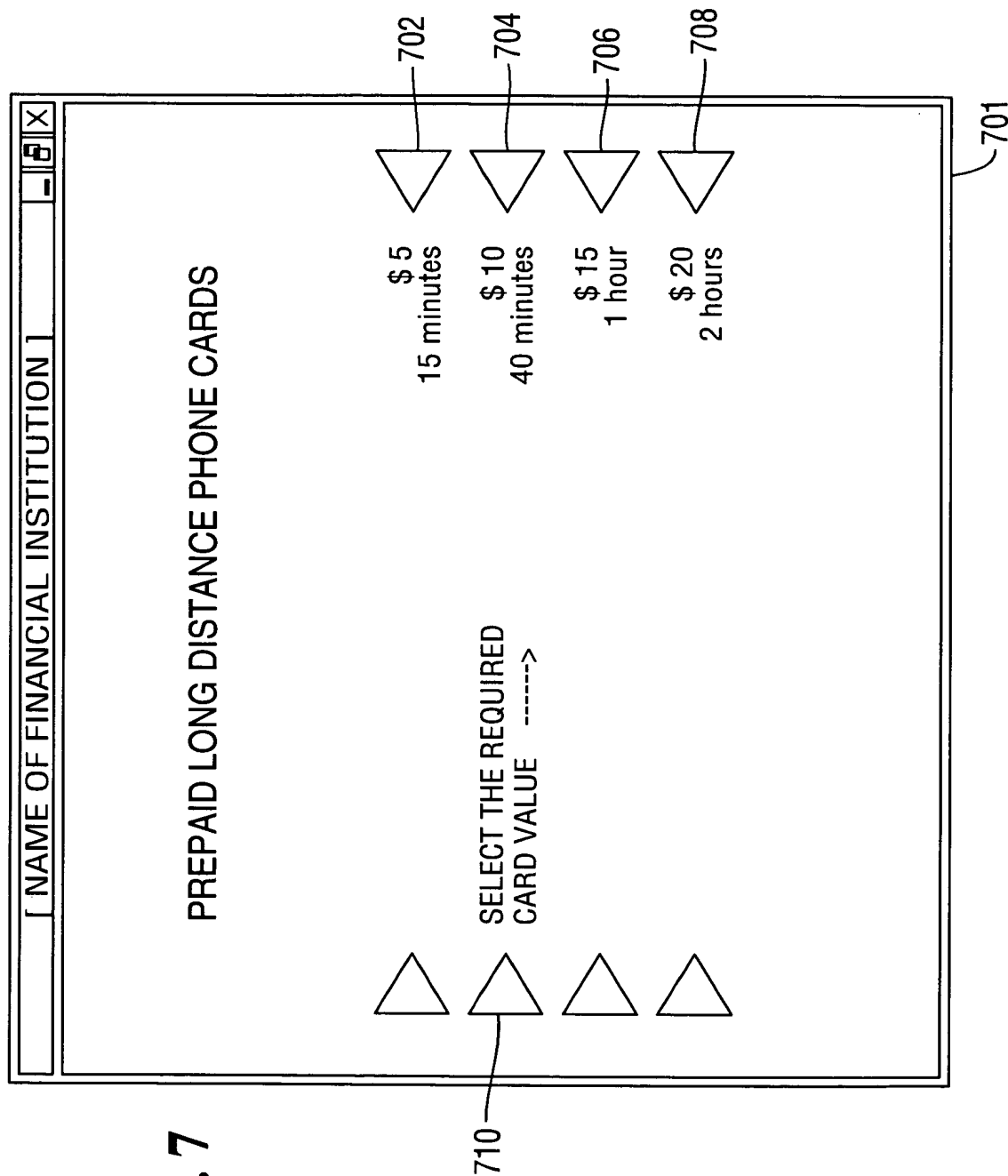


FIG. 7



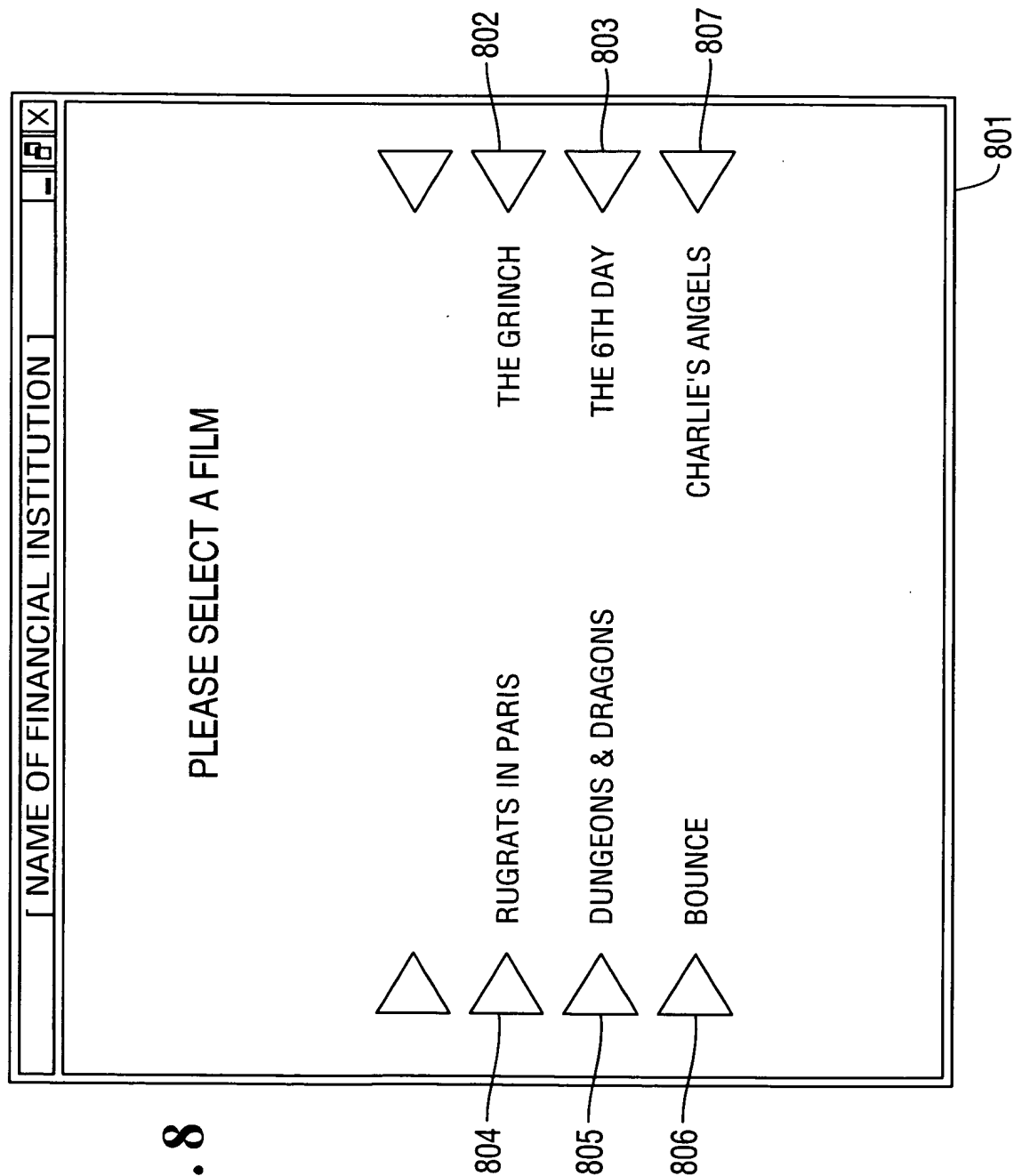


FIG. 8

FIG. 9

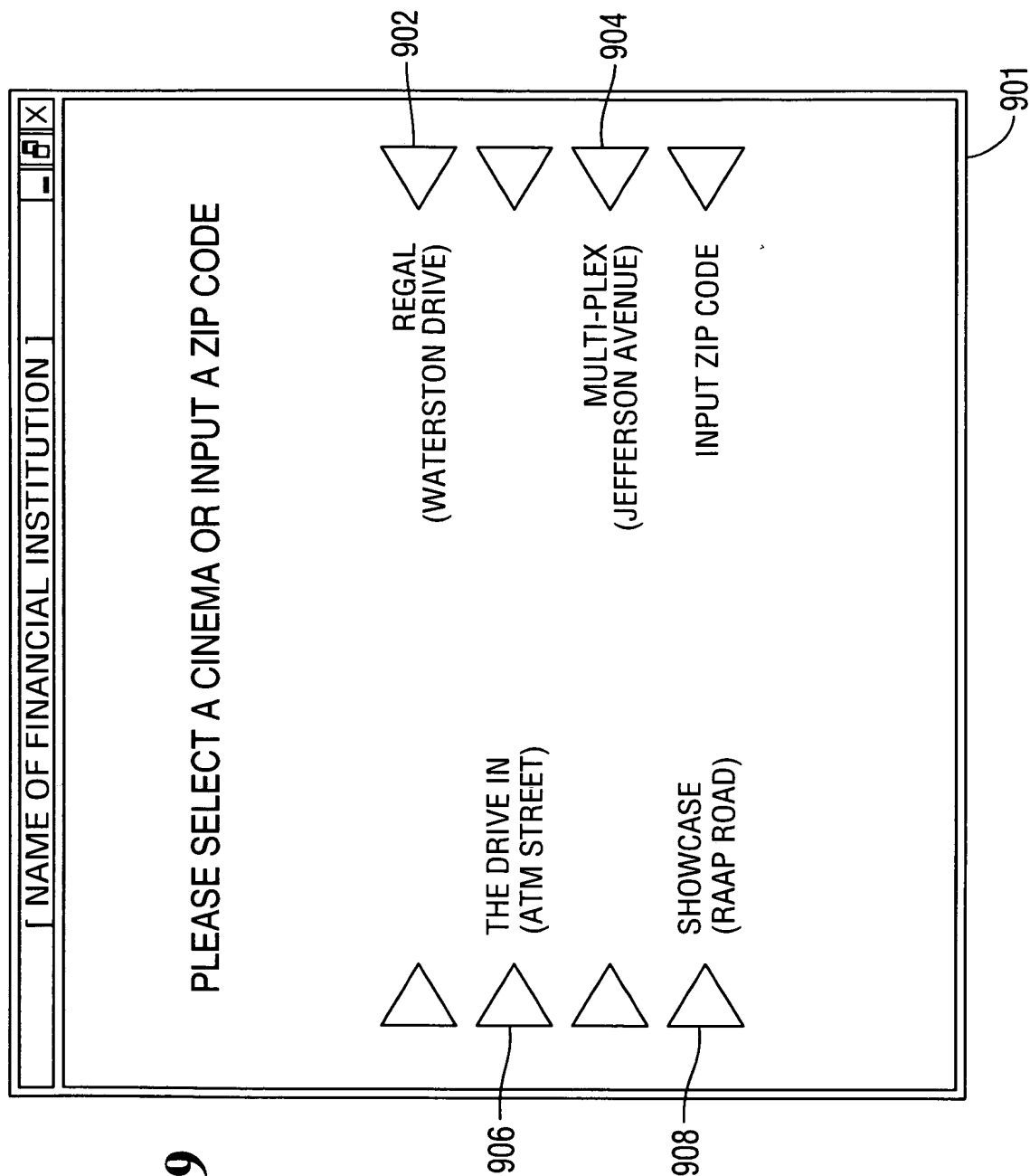


FIG. 10

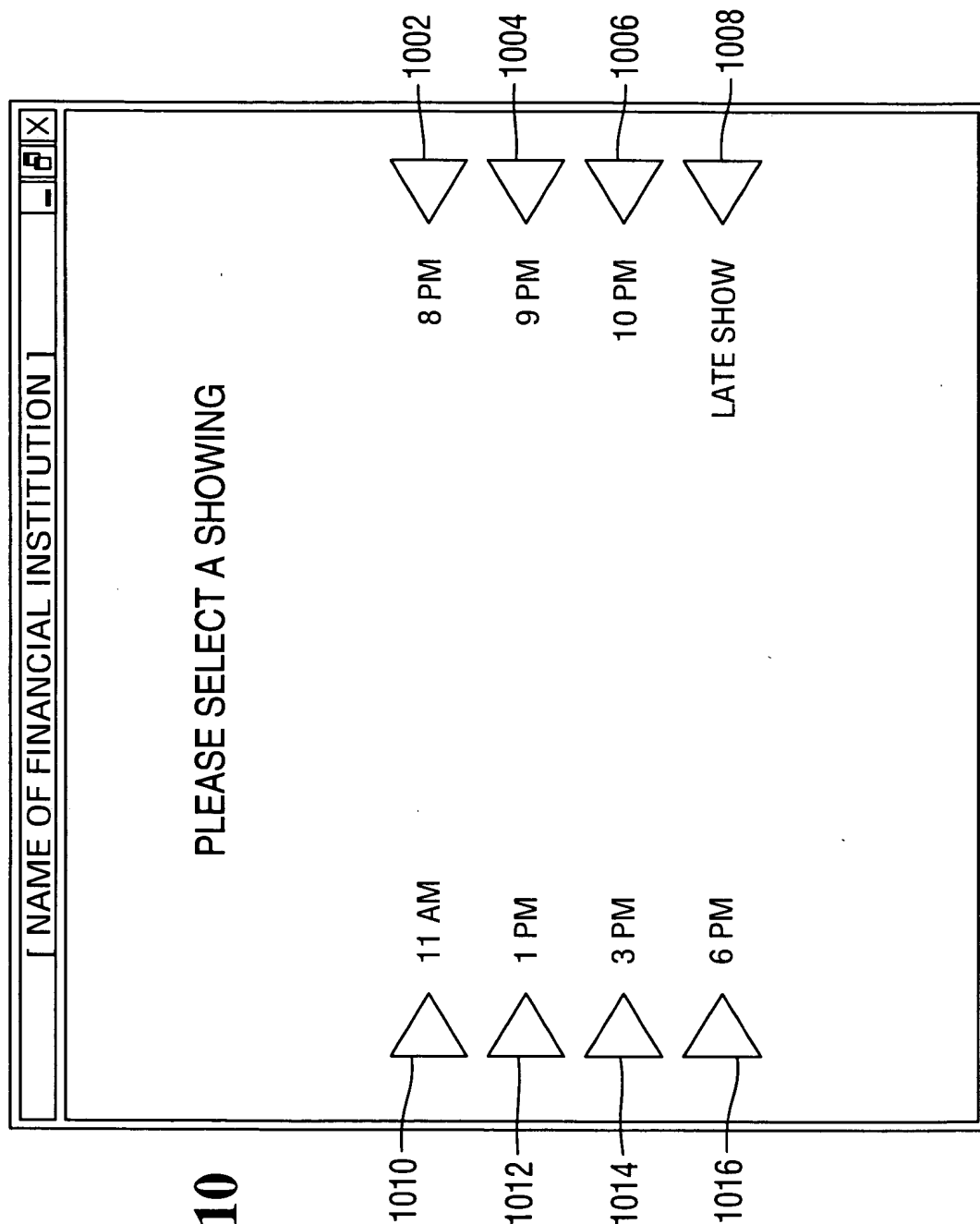


FIG. 11

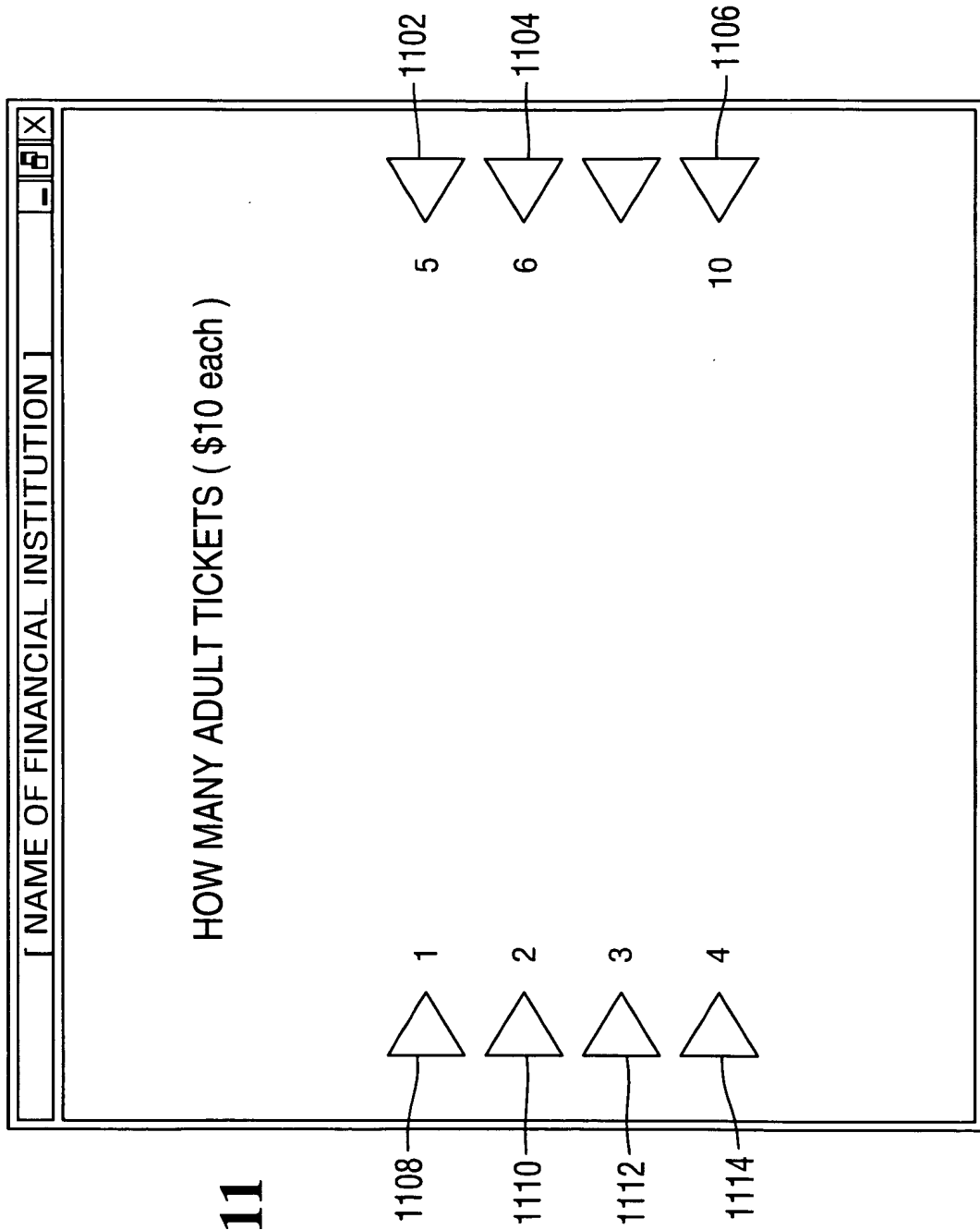


FIG. 12

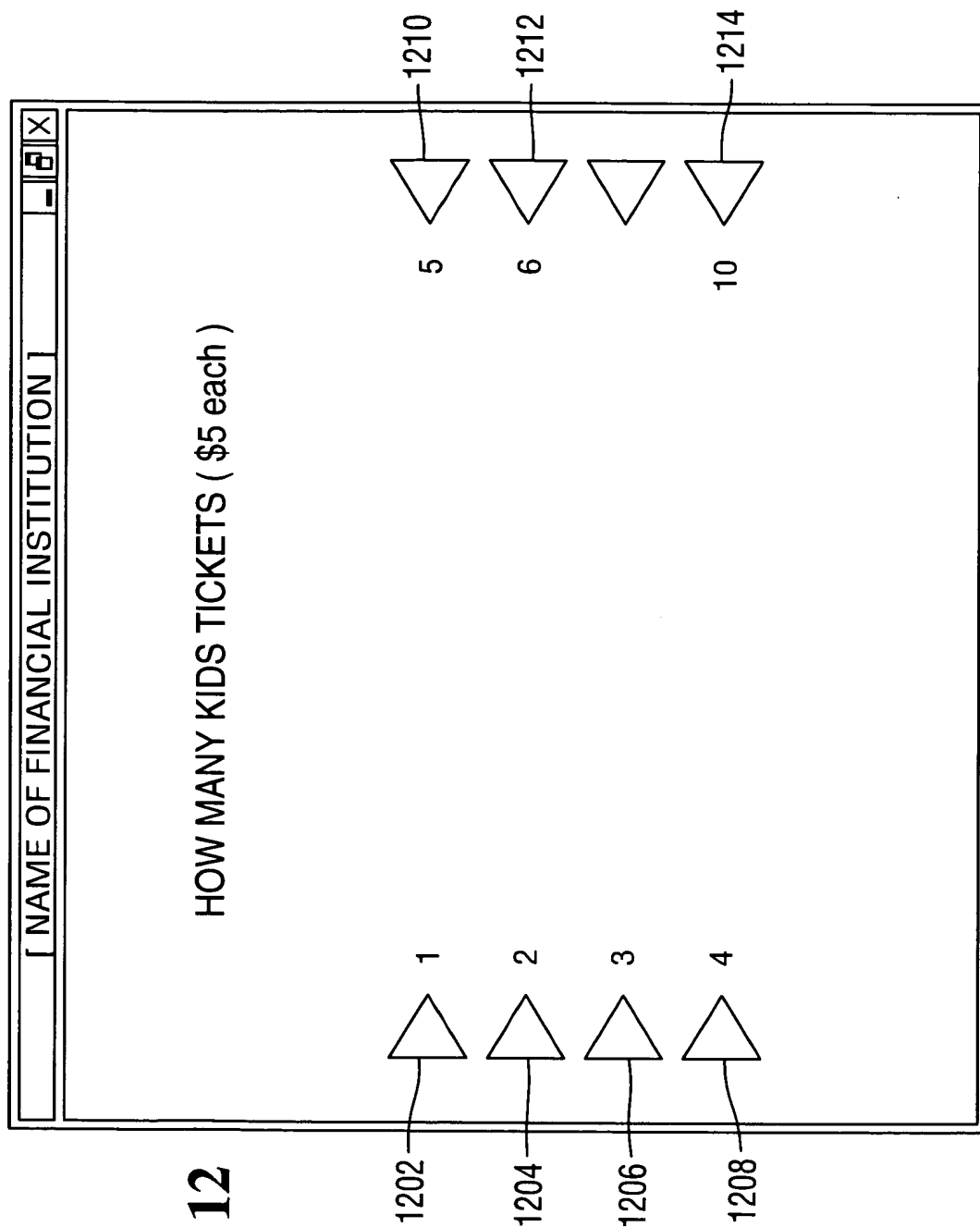


FIG. 13

FIG. 13 is a schematic diagram of a graphical user interface (GUI) for a cinema ticket purchasing system. The GUI is displayed within a window 1301. At the top of the window is a title bar containing the text "[NAME OF FINANCIAL INSTITUTION]" and standard window control buttons (minimize, maximize, close). The main content area of the window displays the title "YOUR CINEMA TICKETS" in a large, bold font. Below the title, the interface is organized into two columns of information. The left column contains the movie title "RUGRATS IN PARIS (U)" and the showtime "late @ THE THE-DRIVE-IN". The right column contains the ticket quantities "2 ADULTS @ \$10 EACH" and "2 KIDS @ \$5 EACH". Below the movie title and showtime, there are four upward-pointing triangles, with the first two labeled 1302 and 1304. Below the ticket quantities, there are four downward-pointing triangles, with the first two labeled 1306 and 1308. At the bottom right of the main content area, the text "TOTAL : \$28" is displayed. The entire GUI is enclosed within a rectangular border labeled 1301.

FIG. 14

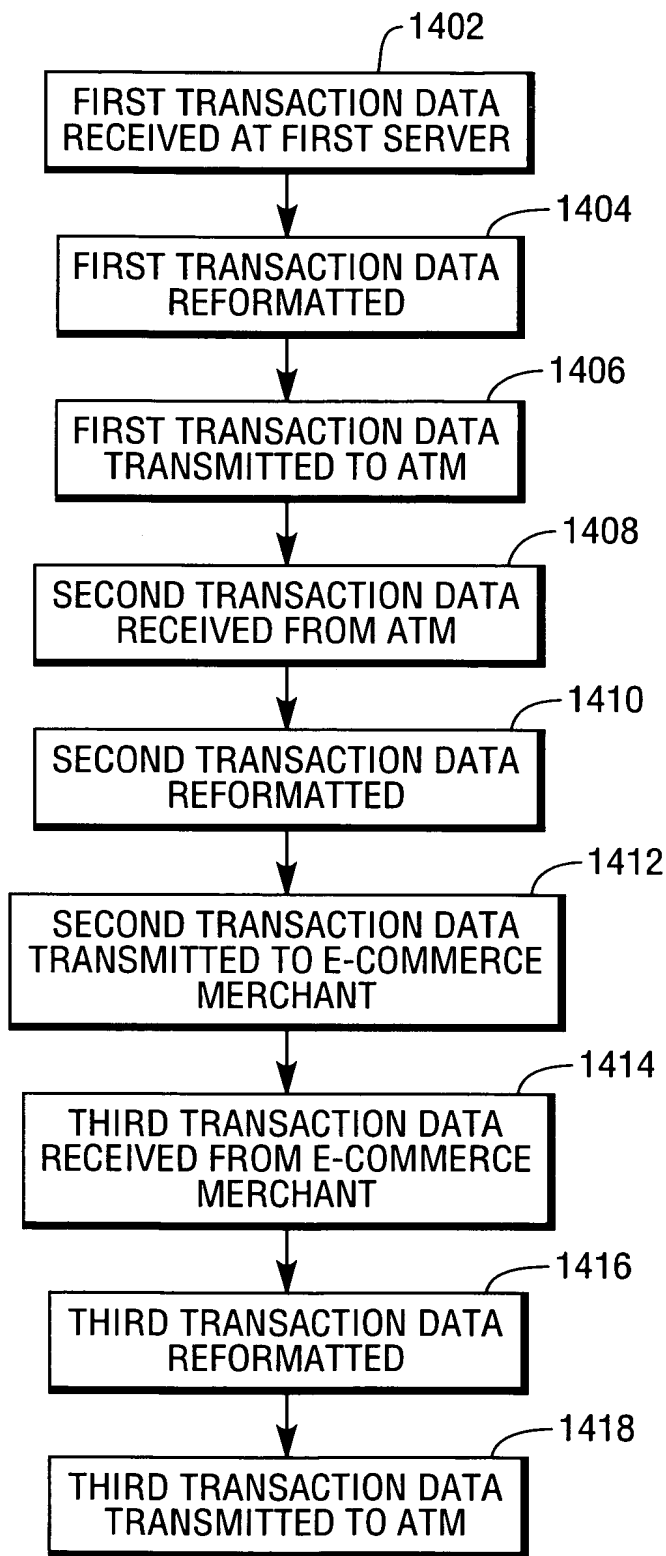


FIG. 15A

```
1502 <tag>
      <vendor name="yourdotcom.com">
1503 <message id="card1">
      1504 <header>
            1505 <name/>
            1506 <title>Please make your selection. </title>
            </header>
1507 <footer>
            www.yourdotcom.com
            </footer>

1508 <serverdata>
            1509 <data>
                    1510 <name>ATMZIP</name>
                    1511 </value>
                    <data/>
            </serverdata>

1512 <choice>
            1513 <link>www.yourdotcom.com\gcvalue.asp</link>
            1514 <label> $1 Gift </label>

            1515 <data>
                    <name>GCValue
                    </name>
                    <value>1</value>
                    </data>

            </choice>
1516 <choice>
            1517 <link>www.yourdotcom.com\gcvalue.asp</link>
            1518 <label> $2 Gift</label>
            1519 <data>
                    <name>GCValue
                    </name>

                    <value>2</value>
                    </data>

            </choice>
      </message>
    </vendor>
```

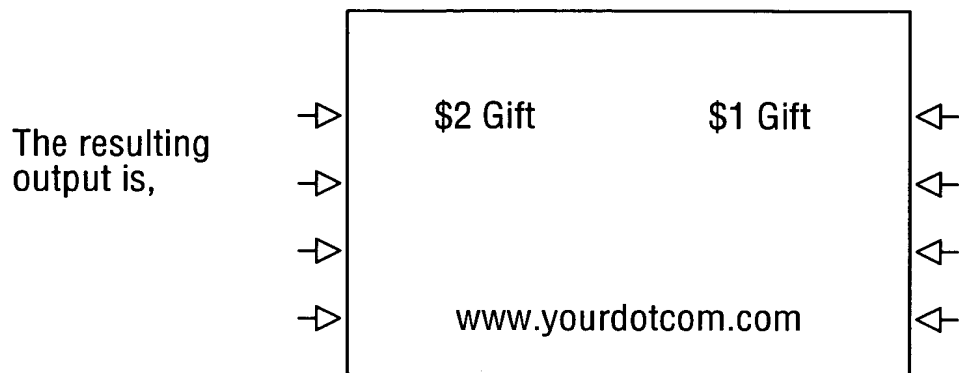



FIG. 15B

```
<?xml version="1.0"?>
<  version='1.0'>
<vendor name='vendorname' />
<message id='messageid'>
  <header>
    <name>SELECTION PAGE</name>
    <timer>10</timer>
    <title>PLEASE MAKE YOUR SELECTION</title>
  </header>
  <choice>
    <link>www.selectionpage.com/firstpage.asp</link>
    <data>
      <name>
        CARDNUM
      </name>
      <value/>
    </data>
    <data>
      <name>
        phonenumber
      </name>
      <value/>
    </data>
    <data>
      <name>PIN</name>
    </data>
  </choice>
</infotext>
<input name="onenumber" type="text" format="N" minvalue="0" maxvalue="1000000"
maxlength="9" isrequired="true">
</infotext>
</message>
</eraap>
```

FIG. 15C

For the above example the response expected assuming that a gift certificate of \$1 was selected.

Using HTTP Get.

www.yourdotcom\GCValue.asp?value=1 — 1520

Using HTTP Post. — 1522

<serverdata>

<link>http://www.yourdotcom\gcvalue.asp</ink>

<data>

<name>value</name>

<value>1 </value>

</data>

</serverdata>

FIG. 15D

Page requested from the Merchant and displayed on the ATM.

FIG. 15E

```
<?xml version="1.0" encoding="UTF-8"?>
< tag version="1.0">
  <vendor name="PHONECARD.COM"/>
  <message>
    <header>
      <name/>
      <title>PLEASE MAKE YOUR SELECTION</title>
    </header>
    <choice>
      <link>http://www.phonecards.com/selection.asp</link>
      <label>$10.00</label>
      <data>
        <name>value</name>
        <value>10</value>
      </data>
      <data>
        <name>CARDNAME</name>
      </data>
      <data>
        <name>CARDNUM</name>
      </data>

      <data>
        <name>CARDEXP</name>
      </data>
    </choice>
    <choice>
      <link>http://www.phonecards.com/selection.asp</link>
      <label>$20.00</label>
      <data>
        <name>value</name>
        <value>20</value>
      </data>
      <data>
        <name>CARDNAME</name>
      </data>
      <data>
        <name>CARDNUM</name>
      </data>

      <data>
        <name>CARDEXP</name>
      </data>
    </choice>
    <choice>
      <link>http://www.phonecards.com/selection.asp</link>
      <label>$30.00</label>
      <data>
        <name>value</name>
        <value>30</value>
      </data>
      <data>
        <name>CARDNAME</name>
      </data>
      <data>
        <name>CARDNUM</name>
      </data>

      <data>
        <name>CARDEXP</name>
      </data>
    </choice>
  </message>
</tag>
```

Please Make Your Selection		
<div>→</div> <div>→</div> <div>→</div> <div>→</div>	<div>\$10.00</div> <div>\$20.00</div> <div>\$30.00</div>	<div>←</div> <div>←</div> <div>←</div>
	<div>→</div> <div>←</div>	

FIG. 15F

FIG. 15G

Using HTTP Get.

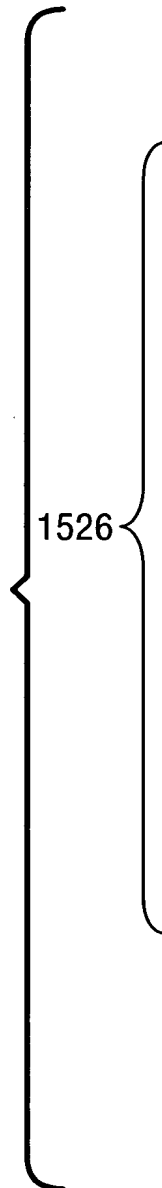
<http://www.phonecards.com/selection.asp?value=10>

Using HTTP Post.

1524

```
<?xml version="1.0" encoding="UTF-8"?>
< tag>
< request>
  < data>
    < name>value</name>
    < value>10</value>
  </data>
</ request>
</ tag >
```

FIG. 15H



1526 {

```
< tag version="1.0">  
  <vendor name="PHONECARD.COM"/>  
  <responsedata>  
    <data>  
      <name>DOTCOMTXNID</name>  
      <value>87234873124</value>  
    </data>  
    <data>  
      <name>TXNVALUE</name>  
      <value>10</value>  
    </data>  
    <data>  
      <name>ReceiptID</name>  
      <value>98349098993</value>  
    </data>  
  </responsedata>  
  <receipt>  
    THANK YOU FOR USING THIS ATM <BR/> YOUR UNIQUE ID IS <BR/>98349098993  
  < cut/> </receipt>  
</tag>
```

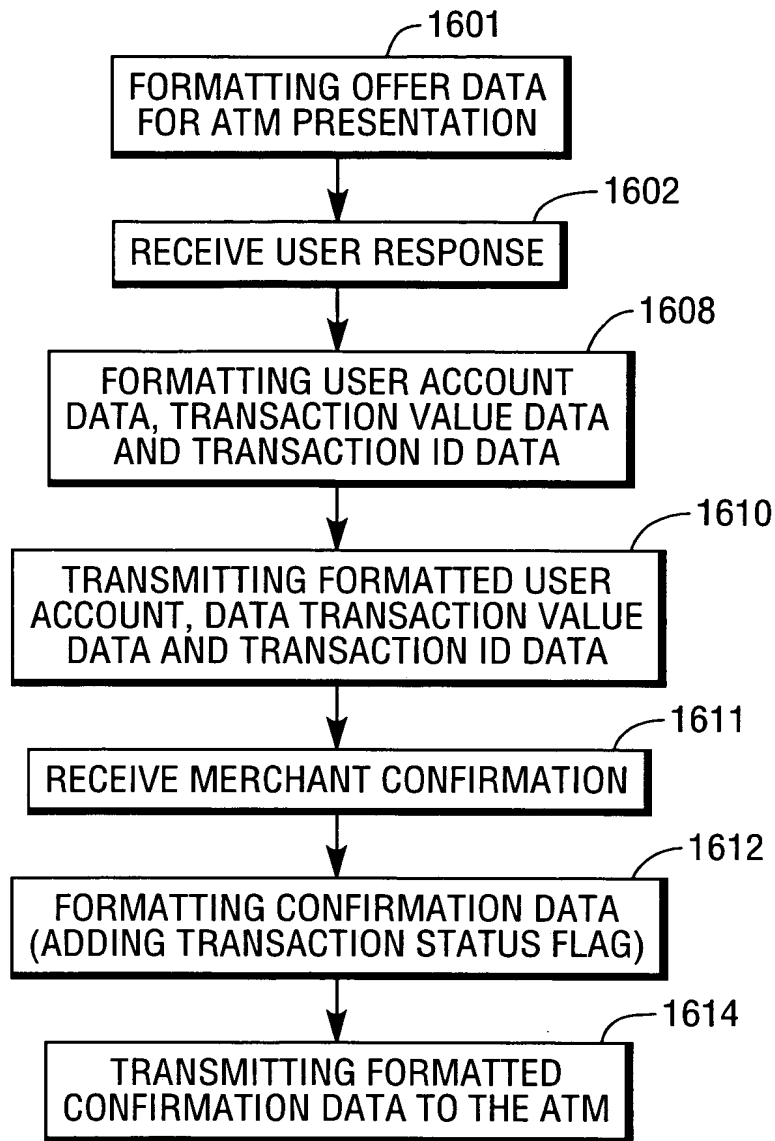


FIG. 16

STEP 1601

FIG. 17

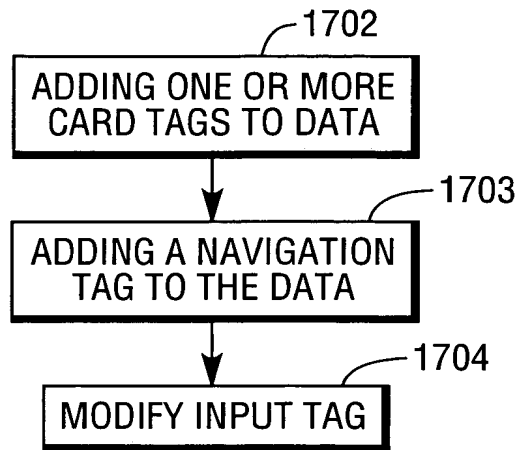


FIG. 18A

```
<?xml version="1.0"?>
<!DOCTYPE tag>
<tag>
  1802 { <card id="authors"> 1801
    <crt>
      1804 { <p align="centre" area="areal">
        SELECT AN AUTHOR YOU ARE INTERESTED IN:
      </p>
      1806 { <do type="fkey1" label="JANE AUSTIN"> 1810
        <go href="#janea"/> 1808
      </do>
      <do type="fkey2" label="ARTHUR MILLAR">
        <go href="#arthurm"/>
      </do>
    </crt>
  </card> 1807
  1814 { <card id="janea">
    <crt>
      <p align="centre" area="areal">
        SELECT A BOOK BY JANE AUSTIN:
      </p>
      1809 { <do type="fkey1" label="PRIDE & PREJUDICE">
        <go
href="http://www.server.com/routing.asp?atmserviceid
=14& tag ID=$(tag id)ATMSERVICEID=3&PWD=TBC_PASSWORD&LINK
=http://www.raap.amazonian.com/buy.asp?bookid=japp"/>
        </do>
        <do type="fkey2" label="SENSE & SENSIBILITY">
          <go href="
http://www.server.com/routing.asp?
atmserviceia=14&RAAPID=$(tagid)ATMSERVICEID=3&PWD=TBC_P
ASSWORD&LINK=https://www.tag.amazonian.com/buy.asp?book
id=jass"/>
        </do>
        <do type="fkey5" label="AUTHORS">
          <go href="#authors"/>
        </do>
      </crt>
    </card>
    <card id="arthurm">
```

1811

SELECT AN AUTHOR YOU
ARE INTERESTED IN:

JANE AUSTIN>

ARTHUR MILLER>

1812

SELECT A BOOK BY
JANE AUSTIN:

PRIDE & PREJUDICE>

SENSE & SENSIBILITY>

FIG. 18B

```
</card>
<card id="purchase">
  <crt>
    <p align="left" area="areal">
      YOU HAVE SELECTED SENSE AND SENSIBILITY BY JANE AUSTIN
      THE PRICE OF THIS BOOK IS $54.33. DO YOU ACCEPT OR
      DECLINE.
    </p>
    <do type="fkey5" lable="< Decline">
      <go href="#finish"/>
    </do>

    <do type="fkey4" lable= Accept >">
      <go href="
https://www.server.com/routing.asp?
atmserviceid=14&tagID=$(tagid)&TXNSERIALNUMBER=$(txnse
rialnumber)ATMSERVICEID=3&PWD=TBC_PASSWORD&LINK=https://w
ww.tag.amazonian.com/bookid=jass&TXNVALUE=54.33TXNCARD
NUM=$(cardnum)&TXNCARDEXP=$expdate)&TXNCARDNAME=$(cardna
me)"/>
    </do>
  </crt>
</card>
<card id="finish">
  <exit/>
</card>
</tag>
```

1813

FIG. 19

The following may then be returned from the server

```
<?xml version="1.0"?>
<!DOCTYPE raap>
<raap>
  <card>
    <txnstatus dotcomtxnid="231231231"
    txnserialnumber="4922" raaptxnid="1234567"
    type="authorize"/>
    <crt>
      <p area="areal" align="center">
        PLEASE WAIT FOR YOUR RECEIPT
      </p>
    </crt>
    <rcpt>
      <p align="center">
        AMAZONIAN BOOKS CORP
      </p>
      <p align="left">
        PLEASE PRESENT THIS RECEIPT TO THE WAREHOUSE
        <br/>
        RECEIPT ID:023923782
      </p>
      <p align="left">
        <br/>
        <br/>
        <br/>
        PLEASE BUY ANOTHER BOOK
      </p>
    </rcpt>
  </card>
</raap>
```

1930

1932

1936

1934

1937

PLEASE WAIT FOR
YOUR RECEIPT

1936

AMAZONIAN BOOKS CORP
PLEASE PRESENT THIS
RECEIPT TO THE
WAREHOUSE
RECEIPT ID: 023923782

PLEASE BUY ANOTHER
BOOK